Choice of Hospitals for Mediclaim Policy Holders

2729. SHRI MANOJ BHATTACHARYA: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether the Mediclaim policy holders are not given any choice in the selection of nursing homes/hospitals where they can undergo treatment in the event of their hospitalisation;

(b) if so, the reasons therefor;

(c) whether it is a fact that the beneficiary has to undergo treatment invariably in some less reputed hospitals or nursing homes selected by the Third Party Administration which do not, at times, offer quality treatment to the patients; and

(d) if so, the steps proposed to be taken with regard to this provision in the Mediclaim system?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Under the system of Third Party Administrators (TPAs), the Mediclaim policy holders, for the purpose of availing cashless hospitalisation facility, have an option of choosing a hospital/nursing home from the agreed network of hospitals/nursing homes with whom TPAs have tie-ups. In the event of policy holders taking treatment at a hospital where the concerned TPA has no tie-up, the claims of the policy holders will be settled on reimbursement basis, subject to policy limits and conditions.

(c) and (d) As per the agreement of the TPAs with the companies, the TPAs are required to have the tie-ups with those hospitals/nursing homes which are reputed in terms of physical infrastructure, patient safety measures, usage of clinical protocols, etc.

Prosecution Under FERA Violation

2730. MAULANA OBAIDULLAH KHAN AZMI: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether the revised guidelines for filing prosecution under Section 56 of the FERA, 1973 allows prosecution of people involved in buying and selling of foreign exchange where amount involved in